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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/688,983	
	Filing Date	10/27/2000	
	First Named Inventor	Jeff Oster	
	Art Unit	3628	
	Examiner Name	Harish T. Dass	
Total Number of Pages in This Submission	1	Attorney Docket Number	AR - 12

ENCLOSURES (Check all that apply)		
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Remarks Authorization for Jeff Oster (32,585) to conduct interviews related to the above referenced application		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Asset Trust, Inc.		
Signature	/B.J. Bennett/		
Printed name	B.J. Bennett		
Date	12/5/2005	Reg. No.	

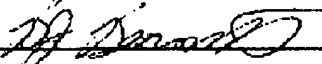
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**AUTHORIZATION TO ACT IN A REPRESENTATIVE CAPACITY**

In re Application of: Jeff S. Eder					
Application No. 09/688,983					
Filed: 10/17/2000					
Title: An automated risk transfer system					
Attorney Docket No. AR - 12	Art Unit: 3628				
<p>The practitioner named below is authorized to conduct interviews and has the authority to bind the principal concerned after review and approval by the full Asset Reliance, Inc. IP committee.</p> <table border="1"><thead><tr><th>Name Registration</th><th>Number</th></tr></thead><tbody><tr><td>Jeff Oster</td><td>32,585</td></tr></tbody></table> <p>This is not a Power of Attorney to the above-named practitioner. Accordingly, the practitioner named above does not have authority to sign a request to change the correspondence address, a request for an express abandonment, a disclaimer, a power of attorney, or other document requiring the signature of the applicant, assignee of the entire interest or an attorney of record.</p>		Name Registration	Number	Jeff Oster	32,585
Name Registration	Number				
Jeff Oster	32,585				
SIGNATURE of ASSIGNEE (Asset Trust, Inc.)					
Signature		Date	12/05/2005		
Name	B.J. Bennett	Position	President		
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